

CO-OPERATIVES AND EMPOWERMENT OF WOMEN

BY

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ACKNOWLEDGEMENT

We acknowledge with thanks Co-operative Development Foundation (CDF) for granting us the permission to print the article on "Co-operative and Empowerment of Women" - a paper presented by Ela Bhatt for the PLN Raju Memorial Lecture, 1992.

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Co-operatives And Empowerment of Women - Ela Bhatt

I am indeed grateful to Samakhya, now known as Co-operative Development Foundation (CDF) for thinking of me and inviting to deliver this year's PLN Raju Memorial Lecture. Shri Raju being a great co operator left a legacy of his co operative teachings for us. I feel humbled to say something on the subject of co operatives under his auspices. It is difficult to do justice to the subject because of my limited experience and lack of academic background. However, I shall try to put before you my views and aspirations on the subject of Co operatives.

Today's topic is : 'Empowerment of Women " Are Co operative Appropriate Instruments ?' My direct answer to the question is 'Yes, but only partially.' We need something added to the co operatives for women's empowerment. Before I elaborate my answer, let me take you to the women's work in the larger context of the world of work.

World of Work

According to ILO Reports, some 800 million workers out of the total labour force of 2000 million may be considered socially protected i.e. those who are covered by labour legislations of collective agreements with social security provisions. The remaining 1200 million, amounting to 60% of the total labour force, lack basic social security coverage and appropriate labour legislation. Although immense progress has been made in the industrialised market economies, nevertheless, about 70% of the labour force in the Third World is unprotected.

Disparity Between Workers

Within countries too, there is a glaring disparity amongst the working class. On the one hand there are those who have stable jobs in the modern sector and who are protected by labour legislations, by social security, and often worker's organisations. On the other hand, there are daily wagers who are compelled to work for low wages on a casual, intermittent, insecure basis, and, the unemployed who have no work at all. Peasants and family workers, although they have the security of a small plot of land, are often underemployed and frequently need to seek additional

work as day labourers or seasonal workers to augment their low incomes. The same applies to the urban informal sector, where workers are frequently under-employed, unorganised and, unprotected by labour legislation on protective policies.

Female Labour

In the unorganised sector, the gap between the male and the female workers' status widens still further. Women are an essential production force in the economy of developing countries, but the 'statistical purdah' created by existing concepts and methods of defining and measuring the labour force renders much of women's work invisible. When women engaged in collecting fuel and fodder, in dairy, poultry or vegetable production for home use are counted in India, the female participation rate rises from 39% to 51%, as Women and Poverty, a World Bank report, states. Added to this, ofcourse, is women's reproductive role bearing children and taking primary responsibility for domestic activities.

Our Government invests far less in the women workers, and they received considerably a smaller share of what society produces, than their male counterparts, women are less endowed in terms of health, education, and productive assets that could increase the returns to their labour.

Women's labour force participation and their relative contribution to total family income are higher in households with lower economic status-which is well known.

What is not yet recognised is that efforts to improve women's position need to focus on women as economic factors. Measures to enhance women's access to productive resources are critical as direct and self targeted means to reduce poverty. 35% of Indian households below the poverty line are headed by women and thus in most cases dependent exclusively on women's income, as per the Shramshakti Report. Even when there is a male earner, women's earnings form a major part of the income of poor households. Moreover, women contribute a larger share of what they earn than men to basic family maintenance, and increase in women's income translate more directly into better health and nutrition of the family, particularly her children.

Making women more productive, and hence more effective income earners, will not merely reduce their dependency and enhance their status and security in the family, but also increase aggregate labour productivity and accelerated growth in sectors such as agriculture and allied occupation as well as homebased micro-enterprises where women are two thirds of the labour force, in India. It also improves male and female child survival and increases family investment in daughters' education. It reduces and slows down population growth (SEWA impact study, 1991.)

Invisibility and Vulnerability

Needless to say that women form a very large portion of the self employed although exact statistics are not available, because women's work is often not recognised as 'work'. The women who constitute a larger portion of the self employed are predominantly rural, poor, illiterate and economically very active. They are caught between their own vulnerability and the insensitivity of those who shape their destiny, their low productivity and skills face increasing competition of the expanding trade.

The women I am talking about are all working, contributing to the national income yet they are the weakest and the most vulnerable and 'invisible' persons in our society, crushed under tremendous burdens.

From the economic aspect, their work is not counted as 'work' in the 'mainstream'. Therefore women's work does not come under official planning or promotional policies. Their income is very low, they have no assets.

Socially, being women, and of the lower caste or community, they are not included in social decisions making neither in community decisions (because they are women) nor in the village level decisions (because they are poor and low caste). They have little or no interaction with government at any level. Individually and personally, they feel they are nobody, self esteem being systematically crushed by the social system.

But, she has her economic strength. She is a worker, a producer of goods and services, she has the skill of her occupation. She has the experiences of work. She is used to hard strenuous work.

Her loyalty to the family and particularly children is another strong side of her.

Her willingness and eagerness to learn and progress, if given the opportunity, is also her strength.

Awareness has spread, though slowly, in the country. The new opportunities are gradually catching their attention. In every group we met during the tour of the National Commission on Self Employed Women. We invariably met one or two bright, articulate, defiant young women ready to act as catalysts for a better future. I have no doubt that they are ready to absorb new ideas, assistance, even to get organised to better their future. This is the most imminent challenge posed before us by these women, today.

The political invisibility of these women is another aspect of their vulnerability. If we accept that women's problem will not be solved by the current course of development, then we are looking for a political solution. In other words, we are looking for the methods of obtaining additional priority in state policies and perceptions that will enable women to play constructive roles in national development. As part experience has shown, there is little chance of existing infrastructure, I mean schools, primary health services, credit institutions, technological upgradation markets, licenses, housing, assets, reaching these women at sufficient and sustainable levels unless they build up organised pressure through their own organisations.

Struggle and Organising

Struggle is an essential part of development, Injustice has to be effectively fought. When a policeman beats and kicks a helpless vegetable vendor, he has to be opposed. When a contractor makes a garment sticher labour for many hours and pay a pittance, a struggle has to be launched against him. The Government has to be pressurised to include garment stitching in the schedule of the Minimum Wages Act, the ILO has to recognise the homebased workers as 'workers', and pass a Convention for their protection.

In order to be effective, struggle has to be carried out at all levels.

There are shining examples in the country of organisational strength created by poor men and women through long struggles.

8000 bidi and tobacco workers of Nipani in Karnataka organised themselves in 1979 and generated strength to get minimum wages and the social security benefits provided by law.

Some years back, in Kerala, as the bidi factory owners closed down their factories, 60,000 men and women workers lost their work. They got organised into a co-operative. Today the workers earn five times more than the minimum provided by law. The forest women of Uttarakhand-chamoli have shown the path of women's leadership to the entire country through their Chipko Movement is not only stopping of cutting the forests but also in deciding what species of trees to be planted their forests. The migrant constructions workers of Dekhi demanded their right of childcare facility from their employers. Today mobile creche is a well known movement in defence of children.

What tremendous energy, emotions, sufferings must have gone into these struggles is a matter of history to record.

Alternative Economic Organisations

A large majority of self employed women do not own capital or the tools and equipment of their trade. Consequently, they remain vulnerable to private money-lenders and remain indebted indefinitely at interest rates which can be as high as 10 percent per day. Indebtness puts them in a weak bargaining position with the middlemen and traders of their own business, on whom they are dependent for their livelihood, thus perpetuating their state of low wages and insecurity of work opportunities, and completing the vicious circle for these women was the cause of many other problems. A possible solution was to free these women from this vicious circle by linking them to credit facilities from registered banks. This whole effort led to the formation of SEWA Bank as a co operative venture. This experience gave us confidence to organise more co operatives.

The same idea re-emerged, in both urban and rural areas, out of the union's struggle to organise women workers. In the urban areas the specific experiences of chindi workers, hand block printers and bamboo

workers showed the way for alternative production systems for them. After years of exploitations by merchants, over 600 quilt makers organised in 1977 to pressure for payment of minimum wages. By all rights, this was not an unreasonable demand, and after a long series of negotiations a compromise agreement was reached between the two young groups. However within 24 hours the merchants broke the agreement. Not only did they refuse to pay the women the agreed upon rate for sewing the quilts, but also they began to harass the workers by giving them bad materials to sew, less work, and in many cases, they stopped giving them work altogether. The struggle had only begun. So with SEWA's support, the women decided to start a production unit of their own. SEWA's work in organising hand-block printers also brought to light the serious dislocation they were facing due to a declining market for their traditional textile designs. In organising bamboo workers, SEWA found that, although highly skilled, the women were not producing products and designs for which the modern was expanding. Instead they were producing crude products sold to merchants at low prices, among the women there was a strong need for training to upgrade their skills to produce goods with a high demand on the market and higher returns. Through our experiences with these and other trade groups. The need became evident for alternative institutions through which poor, self-employed women can acquire skills training, and assistance in marketing finished products, purchasing raw materials, securing storage and workspace, and acquiring capital.

In the rural areas a parallel experience was emerging in organising agricultural labourers. when the workers tried to organise they were not given work, and false criminal cases were filed against them. The workers had no alternative source of employment. Furthermore, Ahmedabad district is a semi-arid zone where the land is infertile and where there are mainly small and marginal farmers, and hence very little work is available, anyway. The year 1977, when SEWA first started organising, was a drought year which meant even less work was available than usual. The workers realised that unless alternative sources of work were provided their bargaining power would always remain low.

At SEWA, we have found that the development of alternative economic organisations goes through three distinct phases. The first phase is of

training the women workers in a vocational skill or upgrading an existing skill. The second phase is of organising an economic unit of the workers to earn an income from the skill. And the final phase is formation of a co operative. These co operatives are the alternative organisations needed by the women to break away from exploitation by directly procuring raw materials, manufacturing goods and selling them against bulk orders or directly to consumers. The surpluses from these business transactions are used to put the co operatives on a sound financial footing and enable the workers to truly control their own units.

SEWA Experience

Since my experience has been SEWA, SEWA has been my source of understanding, knowledge, convictions. So please bear with me while I quote SEWA experiences to make my points.

SEWA is a trade union. Started in 1972 it has a membership of 1,58,152 (1995) of poor self employed women, in Gujarat. The total membership of all SEWAs in 6 states of India comes to about 2,18,797. SEWA further organises members in tradewise co-operatives, amounting to 71 so far. Joint action of trade unions and co-operatives has been the strategy of SEWA to make a presence in the national economy. All SEWA activities head towards attaining full employment and self reliance.

For SEWA, women empowerment is full employment and self reliance, as said earlier. When there is increase in her income, security of work and assets in her name, she feels economically strong, independent, autonomous. Her self reliance is not only on her individual basis, but also organisationally. She has learnt to manage their own economic organisation viable terms. She sits on the boards and committees of their trade unions and co-operatives and takes decisions. She can deal with traders, employers, governmental officials, bankers on equal terms, where earlier she was a worker serving her master. She knows that without economic strengths she will not be able to exercise her political rights in the panchyat. She has to have work on her hands, such work that ensures her income as well as food and social security that ensures at least healthcare, childcare, insurance and shelter.

Unlike those in the formal sector, the workers and the producers in the

unorganised, informal, self employed sector have to attain the full employment on their own, through their own organisations.

Another component of empowerment for poor women is self reliance. Self reliance in terms of financial self sufficiency and management, as well as, in terms of decision making. For them collective empowerment is more important than individual. With collective strength, she is able to combat with the outside exploitative and corrupt force like money lender or police or a black marketeer. As her economic strength and self reliance grow, her respect in the family and the community follows soon.

Kamala, a bidi worker turned senior organiser in SEWA is today on invitation heads her Padmashali Samaj Governing Board in Gujarat, helping the community take larger decisions. Her union committee has been a training ground for her public life.

Which type of organisations can lead to empowerment ? Not an organisation which is charitable in nature or which is controlled by one person. The empowering one should belong to the women workers/producers. It should be owned by them and democratically controlled by them. The dairy co-operative of the women in village Rual gave severe fight to the land grabbers (men) of the village who wanted to usurp the co-operative's fodder farm. 'Vanraji' the Women's Tree Growers Co-operative fought the Bharwads (Shepherds) in court to retain the waste land acquired from the government for collective plantation. 'Haryali', the Vegetable Vendors co-operative managed their co-operative so well that from their surplus gifted a building to the SEWA union. The union helped the vendors to win the case in the Supreme Court to establish their right of place in the Manek Chowk Market of Ahmedabad where they have been for the last three generations and being pushed out by the authorities.

The organisations helps the members in removing their marginalisation, and brings them into the mainstream. The Sewa Cooperative Bank could bring the illiterate, poor women workers and producers in the mainstream of formal banking system, and therefore, able to deal with the Reserve Bank of India on par with other Co-operative Government banks, the auditors of the RBI have to discuss (may be for the first time) the banking matters with the Board of Directors of Sewa Bank who are the

representatives of artisans, labourers and hawkers and vendors, sitting on the same table. This provides a unique experience of exposure and dialogue to both the sides. There is no doubt that SEWA Co-operatives Bank would not have been able to perform effectively if there was no SEWA, the umbrella union organisation of the self employed women. Similarly, SEWA could not have been able to fight the union conflicts if there was no standby viz. SEWA Bank as in the case of 'Sabina', Chindi Workers Co-operative mentioned earlier.

The collectiveness of the organisation generates tremendous power and strength for its members in their individual life. Famidabi of Bhopal, a bidi worker, on her way to attend the bidi workers meeting in Ahmedabad dropped her 'burqa' for ever. Karimabibi, leader of chindi worker of Dariapur, openly confronted her own brother who represented the employers before and she representing chindi workers, while negotiating wage rise, before the Labour Commissioner.

When women organise on the basis of work, her self esteem grows and realise the fact that she is a 'worker', a 'producer' an active contributor to the national income, and not only a somebody's wife, mother or daughter. While participating in organisation and management of her cooperative or union, her self confidence and competence grow, a sense of responsibility grows, leadership within her grows. Sewa Academy's study published in 1992 'My Life My Work' of the 873 Sewa leaders find 52% of them perceive themselves as head of the household and 20% as joint heads. The same self worth is reflected in their answers : (I) it is necessary to be economically strong, (ii) for women to own assets, (iii) since women worked equal to men they should have equal rights. All women - 100% answered as above, and, 67% of the leaders added to the last statement saying that women work more than men.

Within the family, her status goes higher, her decisions are respected : (i) 3% of leaders take decision in buying family assets; (ii) 35% decide on son's and daughter's marriage, (iii) all have participated in public meetings and rally, while only 15% of the husbands have done so; (iv) all have dealt directly with either municipality or police or government and panchayat officials while only 4% of the husbands have done so; (v) 87% of leaders decide who have to vote for and 36% have participated in political meetings.

They experienced that social status within their community is also higher than before due to their leadership position in SEWA union co-operatives. 75% of them feel that (i) their prestige in the community has gone up; (ii) 57% have interacted with the caste panchayats which earlier did not have any interaction with women.

When the workers/ producers from their own organisations, they are also able to break new grounds; (i) Teachers and mothers forming 'Sangini', our childcare co operative; (ii) health functionaries co operative viz. 'Lokswasthya' where from doctors to dais form the membership, not only 'produce and sell' health services to its members, but also to run a drug counter at the municipal general hospital, thereby propagating use of genuine drugs vis-a-vis brand named drugs, (iii) 'Soundarya' the cleaners' co operative won a historic court case establishing their right to negotiate employment conditions with the company against the Company's Employees' Union. We are not individual workers, we are collectively owners/partners of our co operative', said the 'Soundarya' while convincing the court.

Since the Government is a big buyer of goods and services, a relationship has to be developed with the Government. After many years of persistent lobbying by SEWA and other women's organisations, the state Government passed a resolution that it will give preference to women's co operatives before going to the open market to buy. This has helped to strengthen the existing women's co operatives and create new co operatives in the State.

Sewa has made an effort to federate women's co operatives in the State, the 71 co operatives of SEWA to begin with. The federation provides services in technical and managerial assistance in production, storage, acquisition of raw material, product design, sales of goods and services.

It was at Sewa's persistent pressure that in 1987, the Government of India set up a National Commission on Self Employed Women to look in-depth into the lives and work of poor women and make recommendations. The Commission's Report, *Shramshakti* (1988), has brought out these women's realities and aspirations in its recommendations.

For us what is important is the mere fact that, Sewa Co operatives and Unions, in 1995, created 2,856 new employment worth Rs. 11.21,400 crores put additional cash income of Rs. 2,09,82,290 in the hands of 17,354 women, built assets worth Rs. 1,52,29,412 for 13,725 women, collectively and individually, 49,903 women benefited from the support services viz. Health care, Child care, Training, Housing, Legal aid as per their need. All the members are covered under the group insurance. This is the road to empowerment of self employed women, in my humble opinion.

Co-operation

Co operation is a way of life, a philosophy, an approach to human problems, based on the principle of equity and justice. All human beings are equal in their right to live and to develop, and can be free only if they are not exploited by others but are independently productive and creative members of society. Co operations is a powerful tool for development.

The formation of capital is easier and more rapid in a co operative enterprise, if properly established and managed. This is evident from simple economic consideration : necessity for less investment per capital and lower operational running expenses.

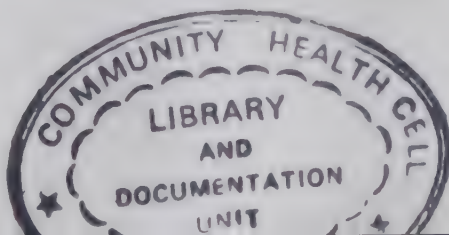
Credit and marketing, housing and transport are all important ramifications of the Co operative Movement, but its essential content is (should be) co operative production, to share means of production and to improve them in order to arrive to a higher rate of production and income; and, more importantly, to generate new employment.

I may venture to say that, the test for the efficiency of a co operative movement for development is the percentage of production co operatives and the degree of their success, compared to other co operative enterprises and to other types of economic structures.

Labour

The role of labor in countries like ours is essentially different from that in developed industrial countries because of its different structure within a different stage of economic evolution. In the Industrialised countries,

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especially those of the west, labour is mainly composed of wage earners who work for a small percentage of the people possessing means of production. The hired workers organise themselves into trade unions to protect their interests in the society, in order to obtain a maximum share from the national pie. This is their legitimate function.

In our country (countries) the situation is basically different: only a very low percentage of labour (8% to 10%) is composed of wage earners of salaried class. The overwhelming majority (90%) of the working people is self employed, small farmers and peasants who live on the land, in any cases, their own land, and/or artisans who exists on their own work without exploiting the labour of anybody else. Are they not to be considered as labour, as self employed workers ? Are they of no concern for the labour movement ? Should labour here concentrate exclusively on mainly urban trade unionism for a small and relatively privileged class of wage earners in order to further increase the gulf in income and standard of living between them and the bulk of the working people ?

Trade Unionism, as practised today in our country, is inadequate to the situation in demand.

Labour and Cooperatives

We must consider the fact that when most of the means for development are in public hands, while the government is rather positively inclined towards poor (who all work in the unorganised sector), labour could play an essential role in developing the economy, especially in rural areas, How? It is through building cooperative structure where workers/producers would identify and contribute to an increased production and standard of living, with better distribution system.

Whoever is living on his/her own work without exploiting the labour of somebody else is the central membership of a labour movement of India. This opens new perspective for the labour movement is establishing new economics.

Here lies an historical chance for the labour movement to become an important partner in the building of the national economy, a new society : by building its own co-operative enterprises, in agriculture as in industry.

in transport, crafts, housing credit, supply and consumption, also, in social sector like healthcare, childcare.

The Co-operative Movement and the Labour Movement have identical aims and purposes : to establish a society based on labour, production, mutual aid, and public responsibilities, on the evolution of every human beings talents and capacities, on cooperative principles and structures.

Real independence means free human being in a free State, rising production according to real need and in accordance with modern scientific and technological purposes. This can be done best by co-operative structure and enterprises which shall produce democracy from the bottom.

Labour and Co-operation so become the two arms of the same body to embrace national development in every respect. One without the other is incomplete.

Co-operatives and Trade Unions are the two structures which satisfy the needs of the women workers and small producers of the weaker sections, because these organisations are member-owned, member controlled, democratic in nature. They are both part of an already established, main stream, national and international structures having their networks all the way down (members). Both Co-operatives and Trade Unions started off as movements of the poor, disadvantaged working class including workers/ producers. It is only in the last few decades that trade unions have become a movement limited to those in the formal sector i.e. in industrial plants and offices, and, co operatives a vehicle mostly of the better off farmers and traders. We need to go to the roots of the Cooperatives with arose from the labour movement.

Interaction between Co-operatives and Trade Unions is mutually strengthening each other to make a dent in the national economy, and, in raising the bargaining power of the poor and the weak.

I have tried to give some unisights into the intimate relationship between the Labour and the Co-operative Movements within the general nations effort of development.

SEWA has provided to me the most practical evidence for the validity of this concept of joint action of labour and co-operative. Also, political visibility comes with organising women on economic grounds through their union and co-operatives. Some, women are not ready to be treated as 'human safety net'.

Women Take a Lead

There is a growing sense amongst women's quarters that women be involved in designing development and its implementation.

The experiences of women in development in India have shown that given the opportunity, the poor women have got organised and have improved their lives by running programmes of their own-be it in education, banking, dairying, environment, craft drinking water, childcare. In the process they have generated local leadership. As Dr.Devaki Jain says that women in India have revealed many useful strategies and methodological insights to redesign development itself.

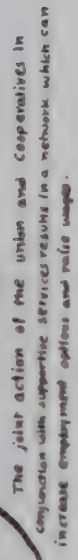
Women need to take the lead, develop new visions of leadership, develop new choices; political, economic, personal.

Feminist leadership in economics requires new economics. Solution to economic problems also have to come from women's own experiences. Experiences of new ways of empowering the poor reveal the inadequacies of conceptual economic framework. Our experts, researchers, policy makers need to construct a holistic economic theory and practice where immeasurable social, culture, environmental aspects are given equal value.

If we organise that the labour and cooperative movements are the main, suitable, vehicle for their members to build up economic and political strength, then, we strongly recommend to revamp and reform of these two movements and call on women to enter these movements in greater numbers for joint action of labour and co-operatives.

So, to Samakhya's - Co-operative Development Foundation (CDF) question 'Are Cooperatives Appropriate Instruments for Empowerment of Women?' my answer is : 'Yes, with joint action of trade unions and co-operatives'.

employer-employee nexus.



PRINCIPLES OF CO-OPERATION

Any association of persons, or of societies, irrespective of its legal constitution, shall be recognised as a cooperative society provided that it has for its object the economic and social betterment of its members by means of the exploitation of an enterprise based upon mutual aid, and that it conforms to the reformulated by the 23rd Congress of the International Co-operative Alliance :

- (i) Membership of a co-operative society shall be voluntary and available without artificial restriction or any social, political, racial or religious discrimination to all persons who can make use of its services and are willing to accept the responsibilities of membership.
- (ii) Co-operative societies are democratic organisations. Their affairs shall be administered by persons elected or appointed in a manner agreed by the members and accountable to them. Members of primary societies shall enjoy equal rights of voting (one member, one vote) and participation in decisions affecting their societies. In other than primary societies the administration shall be conducted on a democratic basis in a suitable form.
- (iii) Share capital shall only receive a strictly limited rate of interest, if any.
- (iv) The economic results, arising out of the operations of a society belong to the members of that society and shall be distributed in such manner as would avoid one member gaining at the expense of others.

This may be done by decision of the members as follows:

by provision for development of the business of the co-operative;

by provision of common services; or

by distribution among the members in proportion to their transaction with the society.

- (v) All co-operative societies shall make provision for the education for their members and their communities shall actively co-operate in every practical way with other co-operatives at local national and international levels, having as their aim the achievement of unity of action by co-operators throughout the world.

(Extract from Rules and Standing Orders of International Co-operative Alliance).

SEWA Academy, has the task of preparing the members to take leadership positions, to manage organisation and take over the running of SEWA. It builds capacities and takes SEWA's messages to the outside world. It does this through :

Training

Literacy

Research

Ansuya, the newsletter

Video SEWA

Training : SEWA Academy runs a large number of training programs for its members. The main training's are aimed:

1. To develop the leadership of SEWA members.
2. To build capacities of village women to manage the DWCRA (producer) groups.

This training which cover nearly 600 members each year, have achieved encouraging results in the field, as the increased membership and the self reliant organisation show.

Literacy : SEWA members are increasingly expressing the need for literacy and hence classes have been organised. Literacy classes are organised according to the workers convenience. The curriculum and methodology of literacy classes are developed keeping SEWA members in focus.

Research : Research has always been an integral part of SEWA's work. It is the method by which self employed women become part of the world knowledge.

Research is used for SEWA to understand the lives and work of self employed women, for the women themselves to learn more about the world around them, for SEWA to represent the point-of-view of self-employed women and to share their experiences with policy makers, like - minded activists, academics and the general public, and to take forward the movement.

Video SEWA : Video SEWA has been making simple, appropriate and modern video technology available to SEWA members, SEWA organisers, policy-makers and planners at regional, national and international levels and to the public in general.

Ansuya : Ansuya, SEWA's fortnightly in Gujarati, was started in 1982. Ansuya is known for its regularity as not a single issue is missed till today. Ansuya has been portraying the lives and work of self-employed women, creating an understanding of their issues and ensuring that their reality is reflected in development planning and programs.

**PUBLISHED BY SEWA ACADEMY, MAHILA SEWA TRUST,
IN 1996 FOR SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA)
SEWA RECEPTION CENTRE, VICTORIA GARDEN,
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Printed by : Anil Graphics, Bhadra Ahmedabad-380 001. Ph.5506124

